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ABSTRACT

This paper provides a basis for discussion of housing proposals relating to increasing housing opportunities for homeless persons in Wisconsin. Six major topics relating to housing for homeless and potentially homeless persons are presented. Issues are listed under each topic. For each issue, background information is provided and alternatives for discussion are listed. It is noted that alternatives are derived primarily from proposals from the Special Committee on Homelessness members; testimony received at public hearings; and staff review of proposals from other sources. The first topic is the Wisconsin Housing and Economic Development Authority. Financial support for multi-family housing and assistance for home purchase are discussed. The second topic presented is transitional and affordable housing. Transitional housing, a community land trust, mobile and manufactured homes, and use of surplus state lands for low-income housing are discussed. The third topic is tax credits and exemptions, focusing on the low-income housing tax credit, charitable contribution tax incentive program, and lender credit. The final three topics include rent escrow assistance, waiver of restrictive building codes, and tenant home repair and rental responsibility. The appendix includes a list of income and rent restrictions for the Wisconsin Low-Income Housing Tax Credit Program arranged by counties. (ABL)

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Wisconsin Legislative Council Staff — Madison, Wisconsin

Special Committee on Homelessness — February 1, 1991

DISCUSSION PAPER 91-1*

PROPOSALS RELATING TO INCREASING HOUSING OPPORTUNITIES FOR HOMELESS PERSONS

INTRODUCTION

This Discussion Paper was prepared for the Special Committee on Homelessness. It provides a basis for discussion of housing proposals relating to increasing housing opportunities for homeless persons.

This Discussion Paper covers six major topics relating to housing for homeless and potentially homeless persons. Issues are listed under each topic. For each issue, background information is provided and alternatives for Committee discussion are listed.

The alternatives presented in this Paper are derived primarily from: (1) proposals submitted by Committee members; testimony received at public hearings held by the Committee; and (3) staff review of proposals from other sources.

Where possible, alternatives presented are attributed to the person who suggested that alternative by indicating the person's name in parentheses after the listed alternative. If an alternative was developed from staff research, no attribution is provided.

CG023391

*This Discussion Paper was prepared by Laura Rose and Mary Matthias, Staff Attorneys.

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The topics in this Discussion Paper are as follows:

		Page
I.	WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY	3
	A. The Blue Print Loan Program	3
	B. The Multifamily Tax-Exempt Rental Housing Program	3
	C. Section 8 Moderate Rehabilitation Program	4
	D. Credit Enhancement for Multifamily Developments	4
	E. Soft-Second Mortgages	5
II.	TRANSITIONAL AND AFFORDABLE HOUSING	6
	A. Transitional Housing	6
	B. Community Land Trust	8
	C. Mobile and Manufactured Homes	8
	D. Use of Surplus State Lands for Low-Income Housing	9
III.	TAX CREDITS AND EXEMPTIONS	10
	A. Low-Income Housing Tax Credit	10
	B. Charitable Contribution Tax Incentive Program	12
	C. Lender Credit	12
IV.	RENT ESCROW ASSISTANCE	13
V.	WAIVER OF RESTRICTIVE BUILDING CODES	14
VI.	TENANT HOME REPAIR AND RENTAL RESPONSIBILITY	15
APPENDIX:	INCOME AND RENT RESTRICTIONS FOR THE WISCONSIN LOW-INCOME HOUSING TAX CREDIT PROGRAM	17

I. WISCONSIN HOUSING AND ECONOMIC DEVELOPMENT AUTHORITY

A. THE BLUEPRINT LOAN PROGRAM

1. Background

The Blueprint Loan Program, administered by the Wisconsin Housing and Economic Development Authority (WHEDA), provides low-cost, short-term financing for the "front-end" costs associated with creating multifamily housing under federal, state or local programs, such as architectural fees, engineering and site improvement costs and appraisal fees. Eligible housing sponsors include nonprofit organizations or housing cooperatives, local housing or community development authorities, local governments, tribal authorities and other nonprofit organizations approved by WHEDA. Loan recipients must match the loan amount. In 1990, WHEDA provided two blueprint loans of $25,000 each, to two nonprofit housing providers.

2. Alternatives

The Special Committee could:

a. Encourage WHEDA to make blueprint loans available to eligible housing sponsors for single-family housing in addition to multifamily housing.

b. Encourage WHEDA to increase the number of loans it provides under the Blueprint Loan Program (Representative Lolita Schneiders).

B. THE MULTIFAMILY TAX-EXEMPT RENTAL HOUSING PROGRAM

1. Background

The Multifamily Tax-Exempt Rental Housing Program, administered by WHEDA, is designed to provide construction financing and permanent financing for the development of multifamily rental housing through the sale of federally tax-exempt mortgage revenue bonds under WHEDA's general or Community Housing Alternatives Program Bonding Authority. Financing is subject to federal requirements including limitations on the availability of tax-exempt bonding, project eligibility and rent and occupancy restrictions. WHEDA provided approximately $13,498,116 in multifamily tax-exempt rental housing loans in 1990, which funded 11 projects producing 388 units and 119 beds.

2. Alternative

The Special Committee could:

--Encourage WHEDA to increase the number of mortgages it provides under the Multifamily Tax-Exempt Rental Housing Program (Representative Lolita Schneiders).

C. SECTION 8 MODERATE REHABILITATION PROGRAM

1. Background

Until recently, WHEDA supervised the rehabilitation and rental of apartments to low-income families under the Federal Section 8 Moderate Rehabilitation Program. This program was discontinued by the federal government in November 1990. Through this program, the federal government encouraged landlords to rehabilitate rental housing by providing a rent subsidy which allowed for a variety of improvements and repairs without making the resulting rents unaffordable by low-income tenants.

2. Alternative

The Special Committee could:

--Encourage WHEDA to use a portion of its unrestricted reserves to provide the type of rent subsidies previously provided by the federal government under the Section 8 Moderate Rehabilitation Program (Representative Lolita Schneiders).

D. CREDIT ENHANCEMENT FOR MULTIFAMILY DEVELOPMENTS

1. Background

The Federal National Mortgage Association (commonly referred to as "Fannie Mae") is a federally-chartered, shareholder-owned corporation. The purpose of Fannie Mae is to help increase the availability and affordability of housing for low- and moderate-income persons by increasing funds to finance single and multifamily mortgages.

Fannie Mae has developed a program providing credit enhancement for multifamily housing developments. The purpose of the program is to increase development of multifamily housing. The housing developments may be structured so that a certain number of rental units in each project are set aside for persons of lower income.

The Fannie Mae Credit Enhancement Program for multifamily developments is administered by state housing finance agencies. It is currently operating in 27 states, but does not currently operate in Wisconsin. The participating housing finance agencies issue series of bonds. The proceeds from the bond issues are used to provide construction financing and permanent financing for rental projects. The lenders must meet requirements under Fannie Mae's delegated underwriting and servicing program.

Two states which currently operate this initiative, Massachusetts and Florida, require that either 40% of the rental units in each project be set aside for renters whose incomes do not exceed 60% of the area median income, or at least 20% of the units be set aside for renters whose incomes do not exceed 50% of the area median income. In these states, bond proceeds are augmented by the federal low-income housing tax credit and state subsidies (Fannie Mae's Low- and Moderate-Income Housing Initiatives, March 1990, page 23).

2. Alternatives

The Special Committee could:

a. Encourage WHEDA to become a delegated underwriter and servicer for the Fannie Mae Credit Enhancement Program for multifamily developments (Scott Fergus).

b. If the Constitution's prohibition on internal improvements is repealed during the current legislative session, direct the Division of Housing, Department of Administration (DOA), to sponsor the Fannie Mae Credit Enhancement Program for multifamily development (Scott Fergus).

E. SOFT-SECOND MORTGAGES

1. Background

Frequently, low- and moderate-income individuals and families have difficulty becoming first-time homeowners because of the large, up-front payment required for a down payment and closing costs. A program known as the soft-second mortgage loan program would help such persons who would otherwise qualify for mortgages to enter the home-owning market. Under the program, WHEDA could either make limited secondary mortgage loans directly or enter into contracts authorizing other lenders to enter into such loans. The amount of the limited secondary mortgage loans would not exceed 15% of the lesser of the purchase price or the appraised value of the eligible property. In addition, income restrictions could be placed on the loans to ensure that low- and moderate-income persons are the primary beneficiaries of the secondary mortgage loans.

2. Alternatives

The Special Committee could:

--Encourage WHEDA to develop, on a pilot program basis, a "soft-second" mortgage loan program (Scott Fergus).

II. TRANSITIONAL AND AFFORDABLE HOUSING

A. TRANSITIONAL HOUSING

1. Background

1989 Wisconsin Act 31 appropriated $81,000 general purpose revenue (GPR) in fiscal year 1989-90 and $81,000 GPR in fiscal year 1990-91 to be used to provide up to 1/2 of the 25% nonfederal match required for beneficiaries of the Transitional Housing Program under the McKinney Act. A total of five transitional housing programs in Wisconsin receive state and federal funding. [For more information on those programs, see page 47 of Staff Brief 90-6, Information on Homelessness in Wisconsin, dated July 26, 1990.] Because the receipt of this state funding is dependent upon the disbursement of federal funding, there is the potential that the GPR appropriated in one fiscal year may not actually be allocated to beneficiaries until the following fiscal year.

The Special Committee received testimony on the Minnesota Transitional Housing Program at its October 3, 1990 meeting in Eau Claire. At that meeting, Sue Phillips, Executive Director of Elim Transitional Housing, Inc., Minneapolis, Minnesota, described that program. Elim operates both "independent" transitional housing, at scattered sites, with no staff on-site and "dependent" transitional housing, with staffing on-site, full- or part-time.

Elim operates three models of extensive support units for families. Under the "rent subsidy" model, Elim pays a rent subsidy of $150 per month directly to the client's landlord. The client family does not move, but rather remains in the same house or apartment they were living in when they contacted Elim for assistance. Under the "graduated rent" model, the client family resides in a unit rented by the program. As the family develops increased financial resources, they pay a graduated amount of the rent and utilities until they take over financial responsibility for the unit. Under the "Elim unit" model, the client family lives in a unit owned by the program for up to 24 months and then moves into its own unit. The rent charged to the family varies with family size and a $50 deposit is required.

Elim also operates extensive support units for individuals, for women leaving prostitution, for persons resettling from rural communities into

the metropolitan area and for 16- to 21-year old persons who need housing while completing high school or obtaining a general equivalency diploma. Elim also operates the Shared Housing Program, under which people in the community open their homes to share with clients in exchange for assistance with household costs or chores.

The State of Minnesota provides approximately $800,000 per year for transitional housing. Minnesota law requires that 25% of the income of a transitional housing client be paid in rent and provides that no person may remain in state-funded transitional housing for longer than 24 months. In addition, any transitional housing facility must be separate from any homeless shelter and transitional housing facilities are not permitted to serve meals. The State of Minnesota funds both congregate and scattered-site transitional housing.

2. Alternatives

The Special Committee could:

a. Amend s. 46.972 (1), Stats., to permit available state funds to be used to provide up to 100% of the required nonfederal match for recipients of transitional housing funds under the McKinney Act.

b. Recommend that the current GPR appropriation for transitional housing remain a "continuing" appropriation to ensure the availability of that funding at the time federal funding under the McKinney Act is disbursed.

c. Establish a grant program, funded by state GPR, to provide grants to transitional housing programs in Wisconsin which are modeled after the Elim Transitional Housing Program in Minnesota. Specifically provide, among other requirements, that recipients of state funds under the program: (1) use existing housing; (2) utilize scattered housing sites; (3) utilize existing social services to the fullest extent; and (4) provide clients with training in self-sufficiency (Representative Lolita Schneiders).

d. Retain current levels of funding for transitional housing in Wisconsin.

B. COMMUNITY LAND TRUST

1. Background

A community land trust (CLT) is a private, nonprofit organization that acquires land which is already developed with housing or acquires sites that are suitable for the development of new housing. The organization, usually composed of community groups and individuals, offers the housing on the property for sale and retains ownership of land and leases it, on a long-term basis, to the homeowner. Because the land is separated from the house, the cost of the house to the buyer is lower. Leaseholders own their homes and other improvements on the land. The CLT retains the first option to repurchase a house or any other improvement on CLT land, if the residents choose to sell, at a "limited appreciation" price. The CLT lease agreement includes a formula for calculating the repurchase price that offers the residents fair compensation for their investment, but does not include value for market appreciation of the CLT's investment in the land or buildings. In this way, the CLT mechanism ensures the continuing affordability of the housing located on CLT land.

2. Alternatives

The Special Committee could:

a. Encourage WHEDA to provide financing for the establishment of CLT's in Wisconsin.

b. Direct the Department of Development to dedicate a certain portion of the federal community development block grant funds which it administers to municipalities for the purpose of establishing CLT's.

c. Provide state GPR funds for the establishment of CLT's by nonprofit organizations or public agencies, utilizing existing housing.

C. MOBILE AND MANUFACTURED HOMES

1. Background

It has been suggested that one method of increasing home ownership possibilities among lower income groups would be to encourage legislative changes which might increase housing opportunities in manufactured and mobile homes.

Currently, city, town and village zoning govern where mobile home parks and manufactured homes are to be located. A significant number of Wisconsin municipalities exclude or limit placement of mobile homes and manufactured homes. Because mobile and manufactured homes may provide

low-cost housing opportunities, restricting a municipality's ability to exclude these types of housing from its boundaries may provide a greater pool of affordable housing to lower income persons.

Past legislation has been proposed in Wisconsin to limit the ability of a municipality to prevent manufactured homes from being located within the municipality. 1983 Assembly Bill 432 provided that no county, city, village or town may prevent a manufactured home, built according to federal standards, from being located within the municipality. To come within the coverage of the bill, a manufactured home must be used as a single-family residence, be placed on a permanent foundation and meet various specified municipal requirements. 1983 Assembly Bill 432 failed to be reported out of the committee to which it was referred. No similar legislation has been introduced or passed since that legislative session.

2. Alternatives

The Special Committee could:

a. Encourage the use of mobile homes as more affordable housing for lower income residents of Wisconsin by recommending legislation which would remove zoning barriers to the placement of manufactured homes on permanent foundations (Lester Strom; Dane County Affordable Task Force).

b. Provide no specific restrictions upon a municipality's ability to enact zoning laws excluding these types of homes.

D. USE OF SURPLUS STATE LANDS FOR LOW-INCOME HOUSING

1. Background

Under the New Hampshire Surplus Lands Housing Program, the state may transfer surplus state-owned property to the New Hampshire Housing Finance Authority for use as sites for low- and moderate-income housing. The provision applies to all real property owned by the state and under the jurisdiction of any state department, agency or institution of state government.

The New Hampshire statute provides a procedure by which the Housing Finance Authority may petition the head of any department having jurisdiction over property which the authority determines to be suitable for use as housing sites to declare the property surplus, to review the suitability of the property for housing purposes and to transfer the property, without payment, to the Housing Finance Authority. The statute further authorize the Housing Finance Authority to construct multifamily or single-family housing on transferred property and provides that, among other requirements, at least 50% of the rental housing units constructed

on transferred property must be designed for occupancy by low-income persons.

Under current Wisconsin law, there is no provision requiring the transfer or donation of suitable surplus state property for use as sites for low- or moderate-income housing.

2. Alternatives

The Special Committee could:

a. Recommend legislation modeled after the New Hampshire Surplus Lands Housing Program which would authorize the transfer of suitable surplus state-owned property to eligible public and nonprofit organizations, at no cost, for use as sites for low- and moderate-income housing (Representative Lolita Schneiders).

b. Recommend legislation which would require any state department or agency which has jurisdiction over suitable surplus land to, upon request, grant eligible public and nonprofit organizations the right of first refusal to purchase or lease that property at fair market value.

c. Retain current law.

III. TAX CREDITS AND EXEMPTIONS

A. LOW-INCOME HOUSING TAX CREDIT

1. Background

The low-income housing tax credit was created by the 1986 Federal Tax Reform Act. It provides a credit against federal tax liability to encourage the development, acquisition and rehabilitation of low-income rental housing. In Wisconsin, WHEDA has been designated by the Governor as the administering agency for the program.

The amount of credit which may be taken by project developers varies with the type of project. A 9% credit is available for new construction or rehabilitation of existing housing. A 4% credit is available for new construction or rehabilitation of existing housing financed by a subsidized federal loan or tax-exempt bond. A 4% credit is also available for the acquisition of rental housing.

Projects which receive the credit must commit to meet requirements for low-income tenant occupancy, gross rent restrictions and other requirements for a period of 15 years. The owner claims the credit over a

10-year period beginning with the tax year in which the project is placed in service or, at the taxpayers' election, the next year.

To meet the low-income occupancy requirements in the gross income restrictions, the Tax Reform Act requires that projects must set aside at least 20% of its rental units for rental to households with incomes at or below 50% of the county median income adjusted for family size or 40% of rental units available to households with income at or below 60% of the county median income. In addition, the gross rent charged by the owner, including utilities, may not exceed 30% of a designated maximum qualifying income. [Income and rent restrictions for the low-income housing credit for Wisconsin counties are set forth in the Appendix.]

The state administering agency for the low-income housing credit is required to develop a qualified allocation plan which establishes criteria, priorities and preferences for distributing the low-income housing tax credit to projects in the State of Wisconsin. Wisconsin's plan is based on priorities set forth in the Wisconsin Housing Task Force Report for November 1988. The plan currently in effect was approved by the Governor after a public hearing process. It is possible that a new plan and selection criteria may be developed for 1991.

Special needs groups receive special consideration under the selection criteria of the existing allocation plan. Currently designated special needs groups are the developmentally disabled, the physically disabled, the chronically mentally ill, the frail elderly, alcohol or drug abusers and homeless persons.

The 1991 low-income housing tax credit was extended to 63 projects which made available a total of 2,600 units. One-thousand fourteen special needs units were made available. Fifty-nine units were targeted at serving homeless households.

According to WHEDA, some but not all types of housing facilities serving homeless persons could be eligible for the credit. There is a requirement that a person or family must reside in the same unit for at least six months in order for the unit to be eligible for the credit. Therefore, developers of emergency shelters and shorter-term transitional housing would not be eligible for the credit. However, transitional housing programs exceeding six months, as well as general low-income housing which homeless persons or families might be able to gain access to, would be eligible for the credit.

2. Alternatives

The Special Committee could:

a. Encourage WHEDA to target more projects receiving the low-income housing credit to projects serving homeless persons (Lester Strom).

b. Expand the low-income housing tax credit program by providing a state credit in addition to the federal credit. Projects would still be required to meet federal guidelines. The credit could be an enhancement to credit already provided to projects receiving the tax credit (Lester Strom; Scott Fergus; Representative Lolita Schneiders).

B. CHARITABLE CONTRIBUTION TAX INCENTIVE PROGRAM

1. Background

The Community Contribution Tax Incentive Program in Florida provides a 50% income tax credit for businesses which donate money or property to approved community development projects conducted by nonprofit organizations and local governments. Current Wisconsin law provides no similar state income tax credit. However, an individual or corporation may deduct from the calculation of its taxable income any amounts contributed to charitable organizations.

2. Alternative

The Special Committee could:

--Recommend legislation which would establish a 10% income tax credit for any amounts donated by an individual or a business to a charitable organization which serves the homeless (Representative Lolita Schneiders).

C. LENDER CREDIT

1. Background

It has been suggested that the state enact a lender tax credit. A lender could be eligible for the lender credit by loaning funds to a low-income housing developer at the rate that banks loan money to each other (currently, this rate is approximately 6.75%). The difference between this lending rate and the prime lending rate would represent the credit.

The lender credit would be administered by the Department of Revenue (DOR). To be eligible for the credit, the lender would have to certify

before DOR that the funds would be used for the development of low-income types of housing.

2. Alternative:

The Special Committee could:

--Recommend legislation which would establish a lender tax credit for lenders of funds to low-income housing developers (Scott Fergus).

IV. RENT ESCROW ASSISTANCE

A. BACKGROUND

In testimony received by the Special Committee at its public hearings and from other sources, it has been noted that many homeless persons and families who have lost their housing and need to find new housing often have difficulty accumulating funds for payments required by landlords which may include a security deposit and the first and last month's rent.

Lee Martinson, Administrator of the DOA's Division of Housing, provided information to the Special Committee concerning the Housing Cost Reduction Initiative (HCRI). Under that program, $5.5 million was appropriated in the 1989-91 Biennial Budget to provide grants to eligible organizations for various uses. [An additional $1 million was allocated later for programs in Milwaukee.] One of the eligible uses of funds is to provide assistance to rental households for rent, including security deposits and first and last month's rent. The deadline for applications for grants under this program was December 12, 1990. Awards will be announced on approximately February 26, 1991. According to the Division of Housing, it received 101 applications for the $5.5 million in grant funds, for a total of $24 million in requested funds.

The DOA's budget request for the 1991-93 biennium did not include an increase for this program.

According to Representative Kim Plache, the Racine County Housing Authority, in conjunction with the Racine County Human Services Department and the Racine County Community Action Agency, has submitted an application for funds under this program to fund a rent escrow assistance program.

B. ALTERNATIVES

The Special Committee could:

1. Recommend an increase in GPR funding for the HCRI for the 1991-93 biennium (Representative Kim Plache).

2. Retain current funding levels for the HCRI.

V. WAIVER OF RESTRICTIVE BUILDING CODES

A. BACKGROUND

Under current law, the Department of Industry, Labor and Human Relations (DILHR), as well as municipalities, are responsible for development and enforcement of building codes. Chapters ILHR 20 to 25, Wisconsin Administrative Code, set forth the Uniform Dwelling Code for one- and two-family dwellings. Chapters 50 to 64, Stats., and chs. ILHR, 50 to 64, Wis. Adm. Code, set out building standards for multifamily dwellings.

Lester Strom has proposed that the Special Committee consider the possibility of allowing waiver of certain restrictive building codes if a housing unit is to be rented or sold to individuals or families who are either currently homeless or at a high risk of becoming homeless. Mr. Strom qualified this proposal by providing that a waiver should not jeopardize the health, safety and accessibility standards of the building codes. In addition, it might be possible to consider requiring that any savings accruing to a building owner due to such a waiver be passed on to the renter in the form of lower rent.

Current administrative rules set out a procedure for obtaining a variance from specific provisions in each of the building codes. The Uniform Dwelling Code, in s. ILHR 20.19, Wis. Adm. Code, provides that DILHR may grant an individual variance to a rule only if the variance does not result in lowering the level of health, safety and welfare established or intended by the specific rule. The rule also allows DILHR to consider other criteria in determining whether a variance should be granted. An applicant must either apply for the variance to the municipality exercising jurisdiction over building code matters or, if the municipality does not exercise jurisdiction, to DILHR.

If a municipality administers the Code in a given jurisdiction, it must submit the application for a variance to DILHR for DILHR approval or denial. Finally, the rule sets out an appeals procedure for aggrieved applicants whose variances have been denied.

Section ILHR 50.25, Wis. Adm. Code, sets out the provisions for obtaining a variance under the Code provisions applicable to multifamily dwellings. Under that rule, DILHR may grant a variance to an administrative rule upon application by the owner of the property. The rule allows DILHR to impose conditions in a petition for variance to promote the protection of the health, safety or welfare of the employes or the public.

B. ALTERNATIVES

The Special Committee could:

1. Recommend legislation directing DILHR to specify certain building code requirements which may be modified by local governments for construction of housing designed to serve the homeless (Lester Strom).

2. Retain current law.

VI. TENANT HOME REPAIR AND RENTAL RESPONSIBILITY

A. BACKGROUND

It has been suggested that the Special Committee encourage tenant home repair and rental responsibility programs such as a program which was operated in the past in Racine County by the Racine County Urban League. The Racine County program provided a series of workshops for low-income tenants to teach tenants how to resolve conflicts with landlords, review leases, negotiate rents and perform minor repairs. However, it appears that this program is no longer operating in Racine County.

It appears that such programs could be funded under the current Local Housing Organization Grant Program (LHOG) operated by the Division of Housing. One LHOG program grantee receives funds to operate a program which would train housing cooperative members in housing maintenance and repairs and would finance the startup of a self-help home repair and improvement program within the cooperative.

B. ALTERNATIVE

The Special Committee could:

--Encourage use of funding under the LHOG for tenant home repair and rental responsibility programs such as the program operated in the past by the Racine County Urban League (Representative Kim Plache).

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APPENDIX

INCOME AND RENT RESTRICTIONS FOR THE WISCONSIN LOW-INCOME HOUSING TAX CREDIT PROGRAM

WISCONSIN LOW-INCOME HOUSING TAX CREDIT PROGRAM
ESTIMATED MAXIMUM INCOME AT 50% OF COUNTY MEDIAN INCOME
Effective February 28, 1990

FAMILY SIZE:	ONE	TWO	THREE	FOUR	FIVE	SIX	SEVEN	EIGHT
COUNTY:								
Brown	13050	14900	16800	18650	20150	21650	23150	24600
Calumet	12950	14800	16650	18500	20000	21450	22950	24400
Chippewa	11150	12750	14350	15950	17250	18500	19800	21050
Columbia	10900	12500	14050	15600	16850	18100	19350	20600
Dane	13950	15900	17900	19900	21500	23100	24700	26250
Dodge	11850	13550	15250	16950	18300	19650	21000	22350
Eau Claire	11150	12750	14350	15950	17250	18500	19800	21050
Fond du Lac	12400	14150	15950	17700	19100	20550	21950	23350
Green	11550	13200	14850	16500	17800	19150	20450	21800
Iowa	10800	12300	13850	15400	16650	17850	19100	20350
Jefferson	11800	13500	15150	16850	18200	19550	20900	22250
Kenosha	13650	15600	17550	19500	21050	22600	24200	25750
Kewaunee	11150	12700	14300	15900	17150	18450	19700	21000
La Crosse	12100	13800	15500	17250	18650	20000	21400	22750
Manitowoc	11950	13650	15350	17050	18400	19800	21150	22500
Marathon	11950	13650	15350	17050	18400	19800	21150	22500
Milwaukee	14050	16050	18050	20050	21650	23250	24850	26450
Monroe	10650	12150	13700	15200	16400	17650	18850	20050
Outagamie	12950	14800	16650	18500	20000	21450	22950	24400
Ozaukee	14050	16050	18050	20050	21650	23250	24850	26450
Pierce	12000	13700	15450	17150	18500	19900	21250	22650
Portage	12200	13900	15650	17400	18800	20200	21600	22950
Racine	13600	15500	17450	19400	20950	22500	24050	25600
Rock	12450	14250	16000	17800	19200	20650	22050	23500
St. Croix	15750	18000	20250	22500	24300	26100	27900	29700
Sheboygan	12950	14800	16650	18500	20000	21450	22950	24400
Walworth	11750	13400	15050	16750	18100	19450	20750	22100
Washington	14050	16050	18050	20050	21650	23250	24850	26450
Waukesha	14050	16050	18050	20050	21650	23250	24850	26450
Waupaca	11250	12850	14450	16050	17350	18600	19900	21200
Winnebago	12950	14800	16650	18500	20000	21450	22950	24400
Wood	12400	14150	15950	17700	19100	20550	21950	23350

INCOME FOR THE COUNTIES BELOW ARE BASED ON THE STATE RURAL AREA MEDIAN INCOME FIGURES PUBLISHED BY HUD

Adams	Ashland	Barron	Bayfield	Buffalo	Burnett	Clark	Crawford	Door
Douglas	Dunn	Florence	Forest	Grant	Green Lake	Iron	Jackson	Juneau
Lafayette	Langlade	Lincoln	Marinette	Marquette	Menominee	Oconto	Oneida	Pepin
Polk	Price	Richland	Rusk	Sauk	Sawyer	Shawano	Taylor	Trempealeau
Vernon	Vilas	Washburn	Waushara					

(6/90)

FAMILY SIZE:	ONE	TWO	THREE	FOUR	FIVE	SIX	SEVEN	EIGHT
INCOME LIMIT:	10550	12100	13600	15100	16300	17500	18700	19950

WISCONSIN LOW-INCOME HOUSING TAX CREDIT PROGRAM
ESTIMATED MAXIMUM RENT LIMITS AT 50% OF 1990 HUD ESTIMATED COUNTY MEDIAN INCOME*
Effective February 28, 1990

BEDROOM SIZE:	EFFICIENCY	ONE	TWO	THREE	FOUR	FIVE
COUNTY:						
Brown	326	349	420	485	541	596
Calumet	323	346	416	481	536	591
Chippewa	278	298	358	415	462	510
Columbia	272	292	351	405	452	499
Dane	348	373	447	517	577	636
Dodge	296	317	381	440	491	541
Eau Claire	278	298	358	415	462	510
Fond du Lac	310	331	398	460	513	566
Green	288	309	371	428	478	528
Iowa	270	288	346	400	446	493
Jefferson	295	316	378	438	488	539
Kenosha	341	365	438	506	565	624
Kewaunee	278	298	357	413	461	508
La Crosse	302	323	387	448	500	551
Manitowoc	298	320	383	443	495	545
Marathon	298	320	383	443	495	545
Milwaukee	351	376	451	521	581	641
Monroe	266	285	342	395	441	486
Outagamie	323	346	416	481	536	591
Ozaukee	351	376	451	521	581	641
Pierce	300	321	386	445	497	548
Portage	305	326	391	452	505	556
Racine	340	363	436	504	562	620
Rock	311	333	400	462	516	569
St. Croix	393	421	506	585	652	720
Sheboygan	323	346	416	481	536	591
Walworth	293	314	376	435	486	535
Washington	351	376	451	521	581	641
Waukesha	351	376	451	521	581	641
Waupaca	281	301	361	417	465	513
Winnebago	323	346	416	481	536	591
Wood	310	331	398	460	513	566

RENT FOR THE COUNTIES LISTED BELOW ARE BASED ON THE STATE RURAL AREA MEDIAN INCOME FIGURE PUBLISHED BY HUD

Adams	Ashland	Barron	Bayfield	Buffalo	Burnett	Clark	Crawford	Door
Douglas	Dunn	Florence	Forest	Grant	Green Lake	Iron	Jackson	Juneau
Lafayette	Langlade	Lincoln	Marinette	Marquette	Menominee	Oconto	Oneida	Pepin
Polk	Price	Richland	Rusk	Sauk	Sawyer	Shawano	Taylor	Trempealeau
Vernon	Vilas	Washburn	Waushara					

(6/90)

BEDROOM SIZE:	EFFICIENCY	ONE	TWO	THREE	FOUR	FIVE
ESTIMATED RENT:	263	283	340	392	437	483

* The maximum gross rents indicated on this page are for projects receiving 1990 credit allocations only. Projects that received 1987, 1988 or 1989 credit allocations must use the pre 1990 rent calculation based on size of the occupying family.

WISCONSIN LOW-INCOME HOUSING TAX CREDIT PROGRAM
ESTIMATED MAXIMUM INCOME AT 60% OF COUNTY MEDIAN INCOME
Effective February 28, 1990

FAMILY SIZE:	ONE	TWO	THREE	FOUR	FIVE	SIX	SEVEN	EIGHT
COUNTY:								
Brown	15660	17880	20160	22380	24180	25980	27780	29520
Calumet	15540	17760	19980	22200	24000	25740	27540	29280
Chippewa	13380	15300	17220	19140	20700	22200	23760	25260
Columbia	13080	15000	16860	18720	20220	21720	23220	24720
Dane	16740	19080	21480	23880	25800	27720	29640	31500
Dodge	14220	16260	18300	20340	21960	23580	25200	26820
Eau Claire	13380	15300	17220	19140	20700	22200	23760	25260
Fond du Lac	14880	16980	19140	21240	22920	24660	26340	28020
Green	13860	15840	17820	19800	21360	22980	24540	26160
Iowa	12960	14760	16620	18480	19980	21420	22920	24420
Jefferson	14160	16200	18180	20220	21840	23460	25080	26700
Kenosha	16380	18720	21060	23400	25260	27120	29040	30900
Kewaunee	13380	15240	17160	19080	20580	22140	23640	25200
La Crosse	14520	16560	18600	20700	22380	24000	25680	27300
Manitowoc	14340	16380	18420	20460	22080	23760	25380	27000
Marathon	14340	16380	18420	20460	22080	23760	25380	27000
Milwaukee	16860	19260	21660	24060	25980	27900	29820	31740
Monroe	12780	14580	16440	18240	19680	21180	22620	24060
Outagamie	15540	17760	19980	22200	24000	25740	27540	29280
Ozaukee	16860	19260	21660	24060	25980	27900	29820	31740
Pierce	14400	16440	18540	20580	22200	23880	25500	27180
Portage	14640	16680	18780	20880	22560	24240	25920	27540
Racine	16320	18600	20940	23280	25140	27000	28860	30720
Rock	14940	17100	19200	21360	23040	24780	26460	28200
St. Croix	18900	21600	24300	27000	29160	31320	33480	35640
Sheboygan	15540	17760	19980	22200	24000	25740	27540	29280
Walworth	14100	16080	18060	20100	21720	23340	24900	26520
Washington	16860	19260	21660	24060	25980	27900	29820	31740
Waukesha	16860	19260	21660	24060	25980	27900	29820	31740
Waupaca	13500	15420	17340	19260	20820	22320	23880	25440
Winnebago	15540	17760	19980	22200	24000	25740	27540	29280
Wood	14880	16980	19140	21240	22920	24660	26340	28020

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WISCONSIN LOW-INCOME HOUSING TAX CREDIT PROGRAM
ESTIMATED MAXIMUM RENT LIMITS AT 60% OF 1990 HUD ESTIMATED COUNTY MEDIAN INCOME*
Effective February 28, 1990

BEDROOM SIZE:	EFFICIENCY	ONE	TWO	THREE	FOUR	FIVE
COUNTY:						
Brown	388	419	504	582	649	716
Calumet	391	416	499	577	643	710
Chippewa	334	358	430	498	555	612
Columbia	327	351	421	486	543	599
Dane	418	447	537	621	693	764
Dodge	355	381	457	528	589	650
Eau Claire	334	358	430	498	555	612
Fond du Lac	372	398	478	552	616	679
Green	346	371	445	514	574	633
Iowa	324	346	415	480	535	591
Jefferson	354	379	454	525	586	647
Kenosha	409	438	526	608	678	749
Kewaunee	334	357	429	495	553	610
La Crosse	363	388	465	538	600	662
Manitowoc	358	384	460	531	594	654
Marathon	358	384	460	531	594	654
Milwaukee	421	451	541	625	697	769
Monroe	319	342	411	474	529	583
Outagamie	388	416	499	577	643	710
Ozaukee	421	451	541	625	697	769
Pierce	360	385	463	534	597	658
Portage	366	391	469	543	606	668
Racine	408	436	523	605	675	744
Rock	373	400	480	555	619	683
St. Croix	472	506	607	702	783	864
Sheboygan	388	416	499	577	643	710
Walworth	352	377	451	522	583	642
Washington	421	451	541	625	697	769
Waukesha	421	451	541	625	697	769
Waupaca	337	361	433	501	558	616
Winnebago	388	416	499	577	643	710
Wood	372	398	478	552	616	679

RENT FOR THE COUNTIES LISTED BELOW ARE BASED ON THE STATE RURAL AREA MEDIAN INCOME FIGURE PUBLISHED BY HUD

Adams	Ashland	Barron	Bayfield	Buffalo	Burnett	Clark	Crawford	Door
Douglas	Dunn	Florence	Forest	Grant	Green Lake	Iron	Jackson	Juneau
Lafayette	Langlade	Lincoln	Marinette	Marquette	Menominee	Oconto	Oneida	Pepin
Polk	Price	Richland	Rusk	Sauk	Sawyer	Shawano	Taylor	Trempealeau
Vernon	Vilas	Washburn	Waushara					

BEDROOM SIZE:	EFFICIENCY	ONE	TWO	THREE	FOUR	FIVE
ESTIMATED RENT:	316	339	408	471	525	579

* The maximum gross rents indicated on this page are for projects receiving 1990 credit allocations only. Projects that received 1987, 1988 or 1989 credit allocations must use the pre 1990 rent calculation based on size of the occupying family.

SOURCE: Wisconsin Housing and Economic Development Authority.